

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/01/2006

(1)	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
Coverage		
1. Automobile Liability Private Passenger Commercial	<u>1,167,492</u>	<u>2.4%</u>
2. Automobile Physical Damage Private Passenger Commercial	<u>246,349</u>	<u>17.1%</u>
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing is to Adopt ISO Reference Loss Costs CA-2005-BRLA1 while maintaining current overall rate level.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.ACE American Insurance

Name of Company

Ginny Boyles, Product Manager

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/01/2006

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial	31,042	-1.7%
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial	11,728	-10.8%
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing is to Adopt ISO Reference Loss Costs CA-2005-BRLA1 while maintaining current overall rate level.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

ACE Fire Underwriters Insurance  
Name of CompanyGinny Boyles, Product Manager  
Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/01/2006

	(1)	(2)	(3)
	<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial	127,714	-3.1%
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial	49,986	-7.0%
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing is to Adopt ISO Reference Loss Costs CA-2005-BRLA1 while maintaining current overall rate level.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

ACE of Illinois Insurance

Name of Company

Ginny Boyles, Product Manager

Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/01/2006

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	450,935	-4.6%
2. Automobile Physical Damage Private Passenger Commercial	85,632	-9.0%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing is to Adopt ISO Reference Loss Costs CA-2005-BRLA1 while maintaining current overall rate level.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

ACE Property & Casualty  
Insurance

Name of Company

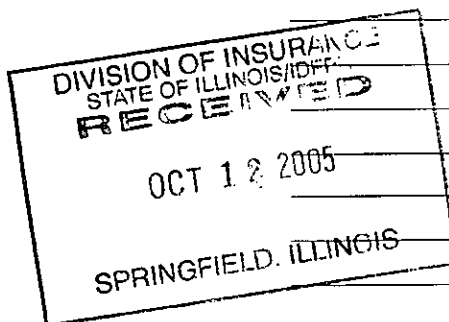
Ginny Boyles, Product Manager

Official - Title

# Summary Sheet (Form RF-3)

Change in Company's premium or rate level produced by rate revision effective 12-12-2005

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	<u>1,442,230</u>	<u>+0.6%</u>
Commercial		
2. Automobile Physical Damage		
Private Passenger	<u>1,385,814</u>	<u>-14.1%</u>
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	<u>3,004,833</u>	<u>-12.1%</u>
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):  
 For auto we changed leveling requirements to allow households with youths to be eligible for the  
 lowest rated tier and multiple other changes. In homeowners we have changed factors and  
 Scheduled Personal Property Rates were revised and multiple other changes. See letter.

*Road and Residence Program*  
 \* Adjusted to reflect all prior rate changes.

\*\* Change is Company's premium level which will result from application of new rates.

ACUITY, A Mutual Insurance Company

Name of Company

Diane Udovich

Regulatory Filing Technician

Official - Title

Form (RF-3)

ILLINOIS DEPARTMENT OF INSURANCE  
SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/01/06

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$5,654,949	-1.7%
2. Automobile Physical Damage Private Passenger Commercial	\$2,516,737	-0.7%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revised base rates and increased limit factors for all sublines and class factors for Trucks, Tractors, Trailers and Commercial Passenger Auto sublines. Also, implementation of wind/hail deductible for Garage.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Erie Insurance Exchange

Name of Company



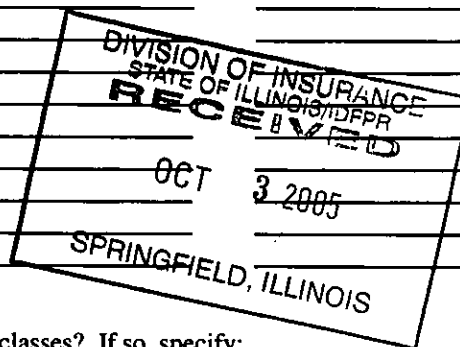
Ross C. Fonticella, ACAS, MAAA  
Vice President and Manager

Official - Title

Change in Company's premium or rate level produced by rate revision effective

NB &amp; RNLS effective 2/1/06

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	\$90,482	-2.7%
2. Automobile Physical Damage Private Passenger Commercial	\$39,870	-12.7%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing it is our intent to submit the following rate revisions to apply to our Commercial Automobile Program. These changes will result in an overall impact of -5.80%.

The revisions are as follows:

- Adopted the above captioned previously deferred ISO filings
- Revised Loss Cost Multipliers by coverage, territory and vehicle type
- Revised Rule 24. Truckers/Motor Carriers C.2.g. amending the minimum premium to \$20 for Bodily Injury and Property Damage Liability at \$100,000 limit.
- Revised rule 50. Auto Dealers - Additional Provisions to read as follows: Also attach endorsement CA-7270 (Exclusion - Unsolicited Faxes, Telephone Calls and Emails) whenever Personal Injury Liability Coverage is part of the policy. Endorsement CA-7270 eliminates the possibility of providing personal injury and advertising injury arising from unsolicited faxes, telephone calls, or emails and other acts and practices prohibited by any state or federal law, rule or regulation.
- Revised Rule 79. Repossessed Autos B.1.d. amending the minimum premium to \$30 for Bodily Injury and Property Damage Liability at \$100,000 limit.
- Revised Rule 89. Non-Ownership Liability C.2.b. amending the minimum premium to \$20 for Bodily Injury and Property Damage Liability at \$100,000 limit as well as amending C.2.d. minimum premium to \$7 per policy for Bodily Injury and Property Damage Liability at \$100,000 limit.
- Revised Rule 90. Hired Auto B.3.d. amending minimum premium to \$70 (Liability)
- Adding Rule 98. Deductible Insurance. 4. Specified Causes of Loss Deductibles. a. Determine the \$15,001 - 20,000 full Specified Causes of Loss rate from the state company rates/ISO loss costs for the same age group as the auto being rated. b. Multiply that rate by the applicable factor for the deductible desired from the table below. c. Subtract the result from the full Specified Causes of Loss rate for the original cost new and age group that applies to the auto being rated.

Harleysville Insurance Company

Name of Company

Sherry Walter  
State Filing Analyst  
Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

NB &amp; RNLS effective 2/1/06

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	\$1,974,111	-2.9%
2. Automobile Physical Damage Private Passenger Commercial	\$784,261	-10.8%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

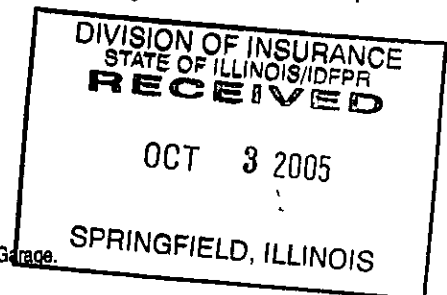
Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing it is our intent to submit the following rate revisions to apply to our Commercial Automobile Program. These changes will result in an overall impact of -5.80%.

The revisions are as follows:

- Adopted the above captioned previously deferred ISO filings
- Amend Fleet Discount Schedule under the Additional Rules
- Revised Loss Cost Multipliers by coverage, territory and vehicle type
- Revised Rule 12. Forms Portfolio Reference to remove the reference to Auto/Trader Dealers and Garage.
- Removed Rule 52. Auto Service Operations Or Trailer Sales - Premium Development
- Revised Rule 79. Repossessed Autos B.1.d. amending the minimum premium to \$30 for Bodily Injury and Property Damage Liability at \$100,000 limit.
- Revised Rule 90. Hired Auto B.3.d. amending minimum premium to \$70 (Liability)



Harleysville Lake States Insurance Company  
Name of Company

Sherry Walter  
State Filing Analyst  
Official - Title



## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 03/01/2006

	(1)	(2)	(3)
	<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial	<u>11,919</u>	<u>- 4.6%</u>
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial	<u>6,471</u>	<u>- 2.9%</u>
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing is to Adopt ISO Reference Loss Costs CA-2005-BRLA1 while maintaining current overall rate level.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Indemnity Insurance Company of  
North America

Name of Company

Ginny Boyles, Product Manager

Official - Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective October 1, 2005

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	\$173,864	+26.9%
2. Automobile Physical Damage		
Private Passenger		
Commercial	\$27,821	-29.3%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

The filing applies to all classes and territories within the Specialty Trucking program.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Filing for a 25% increase in the Commercial Auto Liability loss cost multiplier (LCM) for the Company's Specialty Trucking Program. In addition, we are filing to adopt all currently approved ISO loss costs including CA-2005-BRLA1 and all currently approved ISO rules and rating plans.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

Lancer Insurance Company

Name of Company

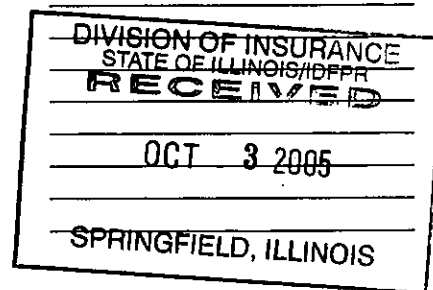
Robert MacKenzie – Assistant Vice President

Official – Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 4/1/2006

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	636,012	5.8%
2. Automobile Physical Damage Private Passenger Commercial	251,029	0%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

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Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

This filing is for a rate increase in commercial auto liability (Zone and non-zone rated) and uninsured motorists insurance. Additionally, we are introducing factors to be applied on new ventures in the first and second years of business.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Lancer Insurance Company  
Name of Company

David Levy - Actuarial Analyst  
Official - Title

# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective October 1, 2005

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$1,116,579	-5.1
2. Automobile Physical Damage Private Passenger Commercial	\$1,076,193	-5.1
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril	\$5,738,518	-5.1
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Reduction of LCM from 1.54 to 1.43.

\*Adjusted to reflect all prior rate changes.

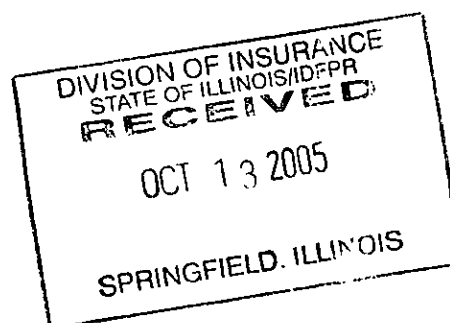
\*\*Change in Company's premium level which will result from application of new rates.

Navigators Insurance Company

Name of Company

Joanne Burns, AVP

Official - Title



# ILLINOIS DEPARTMENT OF INSURANCE

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 12/15/05 New business & 2/15/05 Renewal Business

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	21,739,666	+0.003
2. Automobile Physical Damage Private Passenger Commercial	9,261,520	+0.003
3. Liability Other Than Auto	265,285	+0.003
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): \_\_\_\_\_  
Please see our Filing Memorandum for specific details regarding the changes being made to this program.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

\_\_\_\_\_  
Northland Insurance Company  
Name of Company

\_\_\_\_\_  
Cathy Lutteke, State Filings Analyst  
Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 11/1/05(new); 1/5/06(renewal)

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	<u>\$630,996</u>	<u>-3.4%</u>
2. Automobile Physical Damage		
Private Passenger		
Commercial	<u>\$73,458</u>	<u>+3.0%</u>
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Workers Compensation		
16. Other		
<u>Line of Insurance</u>		

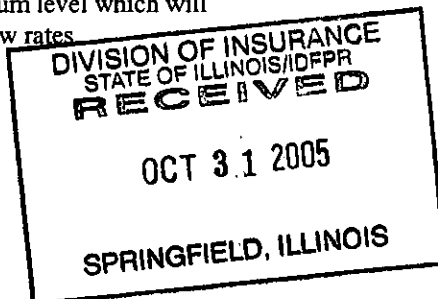
Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revising the Small Fleet manual rule and rate pages. See attached letter.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates
Sagamore Insurance Company  
 Name of Company

Carrie L. Jefferson, ARC  
Compliance Analyst
Official - Title

# ILLINOIS SUMMARY SHEET

## FORM RF-3

LOB: Commercial Auto

Change in Company's premium or rate level produced by rate revision effective 2/1/2006

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change ( + or - )**</u>
1. Automobile Liability Private Passenger Commercial	<u>14,420,268</u>	<u>1.6%</u>
2. Automobile Physical Damage Private Passenger Commercial	<u>5,857,463</u>	<u>-11.5%</u>
3. Liability Other Than Auto	<u></u>	<u></u>
4. Burglary and Theft	<u></u>	<u></u>
5. Glass	<u></u>	<u></u>
6. Fidelity	<u></u>	<u></u>
7. Surety	<u></u>	<u></u>
8. Boiler and Machinery	<u></u>	<u></u>
9. Fire	<u></u>	<u></u>
10. Extended Coverage	<u></u>	<u></u>
11. Inland Marine	<u></u>	<u></u>
12. Homeowners	<u></u>	<u></u>
13. Commercial Multi-Peril	<u></u>	<u></u>
14. Crop Hail	<u></u>	<u></u>
15. Workers Compensation	<u></u>	<u></u>
16. Other	<u></u>	<u></u>
<u>Line of Insurance</u>	<u></u>	<u></u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify: N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):  
Revision of Loss Cost Multipliers

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.



ACTUARIAL PROJECT NO. CAJL-2005-A

Universal Underwriters Insurance Company

Name of Company

Benson Jeffress, CPCU, ARP, Director of Governmental Affairs Dept.

Official - Title